

#20058

(Official Form 1) (12/03)

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Southern District of New York</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Witt, Stephen</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Witt, Dorreth</b>																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>AKA The Young Sport, TYS</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>AKA The Young Sport, TYS</b> <div style="font-size: 2em; font-weight: bold; text-align: center;">05B30072</div>																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-6220</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-2205</b>																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>25 Black Rock Trail</b> <b>Port Jervis, NY 12771</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>25 Black Rock Trail</b> <b>Port Jervis, NY 12771</b>																
County of Residence or of the Principal Place of Business: <b>Orange</b>		County of Residence or of the Principal Place of Business: <b>Orange</b>																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY <div style="writing-mode: vertical-rl; transform: rotate(180deg);">           FILED            U.S. BANKRUPTCY COURT            SOUTHERN DISTRICT OF NEW YORK            MAR 14 P 3:06         </div>																
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																		
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
1-15	16-49		50-99	100-199	200-999	1000-over												
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
<b>Estimated Debts</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

Witt, Stephen

Witt, Dorreth

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Stephen Witt  
Signature of Debtor **Stephen Witt**

X Dorreth E. Witt  
Signature of Joint Debtor **Dorreth Witt**  
(917) 257-2526

Telephone Number (If not represented by attorney)

Date

### Signature of Attorney

X \_\_\_\_\_  
Signature of Attorney for Debtor(s)

**Debtor not represented by attorney**

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X \_\_\_\_\_  
Signature of Attorney for Debtor(s) Date

### Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

### Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

William Bird-We The People

Printed Name of Bankruptcy Petition Preparer

114-64-5796

Social Security Number (Required by 11 U.S.C. § 110(c).)

1508 86th St.  
Brooklyn, NY 11228

Address

(718) 259-8181

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court**  
**Southern District of New York**

In re **Stephen Witt,**  
**Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	105,000.00		
B - Personal Property	Yes	3	5,705.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		114,237.89	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		50,668.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,446.16
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,098.00
Total Number of Sheets of ALL Schedules		17			
Total Assets			110,705.00		
Total Liabilities				164,906.79	

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home 25 Black Rock Trail Port Jervis, NY 12771	100%	J	105,000.00	96,675.00

Sub-Total > **105,000.00** (Total of this page)

Total > **105,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	80.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of New York P.O. Box 11213 Church Street Station New York, NY 10286	J	350.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings	J	250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures and other art objects; collectibles; CDs	J	150.00
6. Wearing apparel.		Wearing apparel	J	125.00
7. Furs and jewelry.		Jewelry	W	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **1,055.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>T. Rowe Price 401K Retirement c/o Courier Life Publications 1733 Sheepshead Bay Road Brooklyn, NY 11235</b>	<b>H</b>	<b>2,900.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **2,900.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1987 Pontiac Bonneville	W	300.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Xerox Printer	W	1,000.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		Computer	J	450.00

Sub-Total > 1,750.00  
(Total of this page)  
Total > 5,705.00

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

# **SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
Single Family Home 25 Black Rock Trail Port Jervis, NY 12771	NYCPLR § 5206(a)	20,000.00	105,000.00
<b><u>Cash on Hand</u></b>			
Cash on hand	Debtor & Creditor Law § 283(2)	80.00	80.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Bank of New York P.O. Box 11213 Church Street Station New York, NY 10286	Debtor & Creditor Law § 283(2)	350.00	350.00
<b><u>Household Goods and Furnishings</u></b>			
Household goods and furnishings	NYCPLR § 5205(a)(5)	250.00	250.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Books, pictures and other art objects; collectibles; CDs	NYCPLR § 5205(a)(2)	150.00	150.00
<b><u>Wearing Apparel</u></b>			
Wearing apparel	NYCPLR § 5205(a)(5)	125.00	125.00
<b><u>Furs and Jewelry</u></b>			
Jewelry	NYCPLR § 5205(a)(6)	100.00	100.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
T. Rowe Price 401K Retirement c/o Courier Life Publications 1733 Sheepshead Bay Road Brooklyn, NY 11235	Debtor & Creditor Law § 282(2)(e)	2,900.00	2,900.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1987 Pontiac Bonneville	Debtor & Creditor Law § 282(1)	300.00	300.00
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
Xerox Printer	NYCPLR § 5205(a)(7)	1,000.00	1,000.00
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
Computer	NYCPLR § 5205(a)	450.00	450.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt



Form B6D  
(12/03)In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxx-xxx4644			Bank of New York P.O. Box 11213 Church Street Station New York, NY 10286					
Colorado Capital Investment 305 NE Loop 820, Suite 404 Hurst, TX 76053	W		Value \$ 350.00				9,283.84	8,933.84
Account No. xxxxxx9001			04/02 Xerox Printer/GE Capital Xerox Printer					
United Portfolio Management 1360 Energy Park Drive Suite 340 Saint Paul, MN 55108	W		Value \$ 1,000.00				8,279.05	7,279.05
Account No. xxx3012			11/91 Home Loan/Mortgage Single Family Home 25 Black Rock Trail Port Jervis, NY 12771					
USDA Rural Development P.O. Box 66889 Saint Louis, MO 63166	J		Value \$ 105,000.00				96,675.00	0.00
Account No.								
			Value \$					
Subtotal (Total of this page)							114,237.89	
Total (Report on Summary of Schedules)							114,237.89	

0 continuation sheets attached

Form B6E  
(04/04)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F  
(12/03)In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CO-DEBTOR H W J C	Husband, Wife, Joint, or Community	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxxx1382  American Express P.O. Box 297871 Fort Lauderdale, FL 33329		02/01 Credit Card  W				294.00
Account No. xxx3211  Arden Hill Hospital c/o Michael L. Zager PC P.O. Box 948 Monticello, NY 12701		09/02 Medical Bill  W				290.00
Account No. xxxxxx4690  Bally's Health Club Portfolio Acquisitions 2425 Commerce Ave, Ste 10 Duluth, GA 30096		04/04 Bally's Health Club  H				1,085.00
Account No. xxxxxxxx7493  Cap One Bank P.O. Box 85520 Richmond, VA 23285		03/00 Credit Card  W				2,738.00
Subtotal (Total of this page)						4,407.00

5 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx9517  Cap One Bank P.O. Box 85520 Richmond, VA 23285		09/99 Credit Card  W				2,933.00
Account No. xxxxxxxx9839  Cap One Bank P.O. Box 85520 Richmond, VA 23285		04/01 Credit Card  W				2,026.00
Account No. xxxxxxxx6778  CBUSA Sears c/o Citibank USA NA Sears 8725 W Sahara Avenue The Lakes, NV 89163		09/95 Credit Card  J				3,709.00
Account No. xxxxxx1601  Charter One Bank c/o Oxford Collection Service 135 Maxess Road, Ste 2A Melville, NY 11747		01/04 Bank Charges  W				339.00
Account No. xxx3534  Citibank c/o NCO/NCO Portfolio Fund P.O. Box 41448 Philadelphia, PA 19101		09/02 Credit Card  H				5,550.00
Subtotal (Total of this page)						14,557.00

Sheet no. 1 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>399</b>				<b>11/03</b>				
<b>Citizen Communication NY sec c/o The Credit Bureau of ROC 19 Prince Rochester, NY 14607</b>		<b>H</b>		<b>Phone</b>				
								<b>315.00</b>
Account No. <b>xxxxxxxxxxxxx0101</b>				<b>2001</b>				
<b>Citizens Bank 1735 Market Street Philadelphia, PA 19103</b>		<b>W</b>		<b>Bank Loan for Business</b>				
								<b>10,000.00</b>
Account No. <b>xxxxxxx6590</b>				<b>04/18/01</b>				
<b>City of NY Off of Sheriff Church Street Station P.O. Box 3637 New York, NY 10008</b>		<b>W</b>		<b>Parking Tickets</b>				
								<b>150.96</b>
Account No. <b>xxxxxxx5689</b>				<b>09/00</b>				
<b>City of NY Off of Sheriff Church Street Station P.O. Box 3637 New York, NY 10008</b>		<b>W</b>		<b>Parking Ticket</b>				
								<b>132.10</b>
Account No. <b>4480</b>				<b>03/04</b>				
<b>Colorado Capital Invest 305 NE Loop 820 Hurst, TX 76053</b>		<b>W</b>		<b>Credit Card</b>				
								<b>9,283.84</b>
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>19,881.90</b>

Form B6F - Cont  
(12/03)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxx9661</b>  <b>Horton Medical Center</b> <b>c/o Michael L. Zager PC</b> <b>P.O. Box 948</b> <b>Monticello, NY 12701</b>		<b>W</b>		<b>10/02</b> <b>Medical Bill</b>				<b>411.00</b>
Account No. <b>xx5751</b>  <b>Horton Medical Center</b> <b>c/o Michael L. Zager PC</b> <b>P.O. Box 948</b> <b>Monticello, NY 12701</b>		<b>H</b>		<b>09/01</b> <b>Medical Bill</b>				<b>111.00</b>
Account No. <b>xxxxxxx0446</b>  <b>HSBC/RSI</b> <b>HSBC Retail Services</b> <b>P.O. Box 15524</b> <b>Wilmington, DE 19850</b>		<b>H</b>		<b>05/93</b> <b>Water Softener</b>				<b>1,673.00</b>
Account No. <b>2918</b>  <b>MCI Communications</b> <b>CBCS</b> <b>236 E Town Street</b> <b>Columbus, OH 43215</b>		<b>W</b>		<b>09/03</b> <b>Phone</b>				<b>70.00</b>
Account No. <b>xxxxxxxxxxx9858</b>  <b>MCI Communications</b> <b>c/o Park Dansan</b> <b>113 W 3rd Avenue</b> <b>Gastonia, NC 28052</b>		<b>W</b>		<b>11/04</b> <b>Phone</b>				<b>58.00</b>
Subtotal (Total of this page)								<b>2,323.00</b>

Sheet no. 3 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**2,323.00**

Form B6F - Cont.  
(12/03)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx7185</b>  <b>Mercy Comm Hospital NCO Financial Systems, Inc P.O. Box 13574 Philadelphia, PA 19101</b>		<b>J</b>	<b>06/04 Medical Bill</b>				<b>430.00</b>
Account No. <b>xxxx7211</b>  <b>Mercy Comm Hospital NCO Financial Systems, Inc P.O. Box 13574 Philadelphia, PA 19101</b>		<b>W</b>	<b>06/04 Medical Bill</b>				<b>230.00</b>
Account No. <b>xxxx2977</b>  <b>Mercy Hospital c/o NCO Financial Systems P.O. Box 13574 Philadelphia, PA 19101</b>		<b>J</b>	<b>11/04 Medical Bill</b>				<b>524.00</b>
Account No. <b>xx8895</b>  <b>Northern Leasing System 132 W 31st Street, Floor 14 New York, NY 10001</b>		<b>W</b>	<b>12/00 Credit Card</b>				<b>407.00</b>
Account No. <b>xxxxxxx0446</b>  <b>Sherman Aquisition LP P.O Box 10584 Greenville, SC 29603-0584</b>		<b>H</b>	<b>01/01 Credit Card</b>				<b>2,294.00</b>
Subtotal (Total of this page)							<b>3,885.00</b>

Sheet no. 4 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont  
(12/03)

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>x3384</b>  <b>Time Warner Cable</b> <b>c/o Credit Protection</b> <b>13355 Noel Road</b> <b>Dallas, TX 75240</b>		<b>W</b>	<b>11/00</b> <b>Cable</b>				<b>145.00</b>
Account No. <b>xxx-xx-6220</b>  <b>Triple Check Income Tax</b> <b>123 Pike Street</b> <b>Port Jervis, NY 12771</b>		<b>J</b>	<b>05/01/01</b> <b>Account for Business</b>				<b>0.00</b>
Account No. <b>xxxxxxx3658</b>  <b>Unifund CCR Partners</b> <b>11802 Conrey Road</b> <b>Cincinnati, OH 45249</b>		<b>H</b>	<b>06/03</b> <b>Credit Card</b>				<b>5,245.00</b>
Account No. <b>499</b>  <b>Verizon North Consumer</b> <b>c/o Collection Company of Amer</b> <b>700 Longwater Drive</b> <b>Norwell, MA 02061</b>		<b>H</b>	<b>01/03</b> <b>Phone</b>				<b>83.00</b>
Account No. <b>xxxxxx2630</b>  <b>Verizon Wireless</b> <b>2000 Corporate Drive</b> <b>Orangeburg, NY 10962</b>		<b>W</b>	<b>11/03</b> <b>Phone</b>				<b>142.00</b>

Sheet no. 5 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **5,615.00**

Total  
(Report on Summary of Schedules) **50,668.90**



In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Stephen Witt,  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

Form B61  
(12/03)

In re **Stephen Witt  
Dorreth Witt**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP <b>Son</b>	AGE <b>13</b>
<b>EMPLOYMENT</b>		
Occupation	<b>Journalist</b>	<b>Unemployed</b>
Name of Employer	<b>Courier Life Publications</b>	
How long employed	<b>3 Years</b>	
Address of Employer	<b>1733 Sheephead Bay Road Brooklyn, NY 11235</b>	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)  
Estimated monthly overtime

DEBTOR	SPOUSE
\$ <b>3,033.33</b>	\$ <b>0.00</b>
\$ <b>216.67</b>	\$ <b>0.00</b>
<b>\$ 3,250.00</b>	<b>\$ 0.00</b>

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **401K Retirement**

\$ <b>587.17</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>216.67</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>803.84</b>	\$ <b>0.00</b>
------------------	----------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>2,446.16</b>	\$ <b>0.00</b>
--------------------	----------------

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

Pension or retirement income

Other monthly income

(Specify)

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

TOTAL MONTHLY INCOME

\$ <b>2,446.16</b>	\$ <b>0.00</b>
--------------------	----------------

TOTAL COMBINED MONTHLY INCOME \$ **2,446.16**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Stephen Witt**  
**Dorreth Witt**

Debtor(s)

Case No.

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	603.00
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities:			
Electricity and heating fuel		\$	175.00
Water and sewer		\$	30.00
Telephone		\$	50.00
Other <b>Cable</b>		\$	45.00
Home maintenance (repairs and upkeep)		\$	75.00
Food		\$	400.00
Clothing		\$	55.00
Laundry and dry cleaning		\$	25.00
Medical and dental expenses		\$	150.00
Transportation (not including car payments)		\$	240.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	90.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	80.00
Auto		\$	80.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	0.00
Other		\$	0.00
Other		\$	0.00
Other		\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other		\$	0.00
Other		\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$</b>	<b>2,098.00</b>

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	N/A
B. Total projected monthly expenses		\$	N/A
C. Excess income (A minus B)		\$	N/A
D. Total amount to be paid into plan each		\$	N/A

(interval)

United States Bankruptcy Court  
Southern District of New York

In re **Stephen Witt  
Dorreth Witt**

Debtor(s)

Case No.

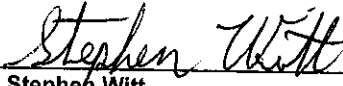
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**


**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date 3-11-05

Signature   
**Stephen Witt**  
Debtor

Date 3/11/05

Signature   
**Dorreth Witt**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**William Bird-We The People**

Printed or Typed Name of Bankruptcy Petition Preparer

**1508 86th St.**

**Brooklyn, NY 11228**

Address

**114-64-5796**

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X   
Signature of Bankruptcy Petition Preparer

3/11/05  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Form 7  
(12/03)

United States Bankruptcy Court  
Southern District of New York

In re **Stephen Witt  
Dorreth Witt**

Debtor(s)

Case No.

Chapter

**7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$2,900.00	2005 Employment/Debtor
\$32,000.00	2004 Employment/Debtor
\$30,000.00	2003 Employment/Debtor

2. Income other than from employment or operation of business

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

### 3. Payments to creditors

- None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
USDA/Rural Development P.O. Box 66889 Saint Louis, MO 63166	01/28/05, 12/28/04, 11/28/04	\$1,809.00	\$95,675.00

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Colorado Cap Invest, Inc vs Dorreth E. Witt 233800	Debt Collection	City Court of Port Jervis Orange County, NY	Judgment
Unifund c/o First Card vs Stephen Witt	Debt Collection	City Court of Port Jervis Orange County, NY	Undetermined

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Bank of New York 123 Main Street, 5th Floor White Plains, NY 10601	01/24/05	\$450.00 Checking Account

### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>We The People-Bay Ridge</b> <b>1508 86th St.</b> <b>Brooklyn, NY 11228</b>	<b>02/08/05</b>	<b>\$229. Cost Breakdown: \$199</b> <b>Typing Petition; \$15 Copy</b> <b>Cost; \$15 Court Preparation</b>
<b>We The People-USA</b> <b>1501 State Street</b> <b>Santa Barbara, CA 93101</b>		



**10. Other transfers**

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse..

ADDRESS	NAME USED	DATES OF OCCUPANCY
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# 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22. Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23. Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3-11-05

Signature Stephen Witt  
Stephen Witt  
Debtor

Date 3/14/05

Signature Dorothy Witt  
Dorothy Witt  
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**William Bird-We The People**

Printed or Typed Name of Bankruptcy Petition Preparer

**114-64-5796**

Social Security No.

(Required by 11 U.S.C. § 110(c).)

**1508 86th St.**

**Brooklyn, NY 11228**

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

**3/14/05**  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Southern District of New York**

In re **Stephen Witt  
Dorreth Witt**

Debtor(s)

Case No.  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

1. **Description of Property**  
**Xerox Printer**

**Creditor's name**  
**United Portfolio Management**

*b. Property to Be Retained*

*[Check any applicable statement.]*

1. **Description of Property**  
**Single Family Home**  
**25 Black Rock Trail**  
**Port Jervis, NY 12771**

**Creditor's Name**  
**USDA Rural**  
**Development**

Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) <b>X</b>
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Date 3-11-05

Signature

Stephen Witt  
**Stephen Witt**  
Debtor

Date 3/11/05

Signature

Dorreth Witt  
**Dorreth Witt**  
Joint Debtor

Official Form 8  
(12/03)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**William Bird-We The People**

Printed or Typed Name of Bankruptcy Petition Preparer

**114-64-5796**

Social Security No.

(Required by 11 U.S.C. § 110(c).)

**1508 86th St.**

**Brooklyn, NY 11228**

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

**3/1/05**  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK	
In re  Stephen & Dorreth Witt  Social Security No. xxx-xx-6220 Social Security No. xxx-xx-2205	Case No.
	Chapter-7
	<b>STATEMENT OF ASSISTANCE OF NON-ATTORNEY WITH RESPECT TO THE FILING OF THIS PETITION</b>

**DEBTOR/JOINT DEBTOR DOES HEREBY STATE AND REPRESENT THAT FOR ASSISTANCE IN  
CONNECTION WITH THE FILING OF THE BANKRUPTCY CASE:**

1. I paid the sum of \$229.00
2. I still owe the sum of \$0.00
3. I agreed to turn over or give a security interest in the following property: none
4. The name of the person or the name of the firms that assisted me:  
Name: We The People of Bay Ridge  
Address: 1508 86th St.  
Brooklyn, NY 11228  
Telephone: (718) 259-8181  
Name: We The People USA  
Address: 1501 State Street  
Santa Barbara, CA 93101  
Telephone: (805) 962-4100

I declare under penalty of perjury that the foregoing is true and correct.

Executed at Brooklyn, New York

Executed on: 3-11-05  
Date

  
Stephen & Dorreth Witt, Debtor



**United States Bankruptcy Court**  
Southern District of New York

In re Stephen & Dorreth Witt

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

Chapter 7

Address:  
25 Black Rock Trail  
Port Jervis, NY 12771

Social Security No(s): xxx-xx-6220  
Joint Debtor: xxx-xx-2205

**DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER**

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept ..... \$ 229.00  
Prior to the filing of this statement I have received ..... \$ 229.00  
Balance Due ..... \$ 0.00

2. I have prepared or caused to be prepared the following documents (itemize): \$199 Typing Petition; \$15 Copy Cost; \$15 Court Preparation

and provided the following services (itemize): \$199 Typing Petition; \$15 Copy Cost; \$15 Court Preparation

3. The source of the compensation paid to me was: XX Debtor \_\_\_\_\_ Other (specify) \_\_\_\_\_  
4. The source of the compensation to be paid to me is: \_\_\_\_\_ Debtor \_\_\_\_\_ Other (specify) \_\_\_\_\_  
5. The foregoing is a complete statement of any agreement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.  
6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

SOCIAL SECURITY NUMBER

**DECLARATION OF BANKRUPTCY PETITION PREPARER**

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X \_\_\_\_\_  
Signature

Date 3/11/05

114-64-5796  
Social Security Number

William Bird-We The People  
Name (Print)

1508 86th St.  
Brooklyn, NY 11228

\_\_\_\_\_  
Address

**United States Bankruptcy Court  
Southern District of New York**

In re Stephen & Dorreth Witt

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

William Bird-We The People

Printed or Typed Name of Bankruptcy Petition Preparer

114-64-5796

Social Security No.

1508 86th St.  
Brooklyn, NY 11228

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date 3/11/05

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court

In re \_\_\_\_\_ Case No. \_\_\_\_\_  
Debtor(s) Chapter 7

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Carmen Hernandez-We The People USA  
Printed or Typed Name of Bankruptcy Petition Preparer

565-77-4577  
Social Security No.

1501 State Street  
Santa Barbara, CA 93101  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X Carmen Hernandez  
Signature of Bankruptcy Petition Preparer

3/11/05  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re: Stephen & Dorreth Witt  
Debtor/Joint Debtor

Case No. \_\_\_\_\_

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. Bankruptcy law is complicated and not easily described. Therefore, you may wish to seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice. This notice is posted in the clerk's office pursuant to 1 U.S.C. § 342(b) and Local Rule 120.

#### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain other debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$839 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debts. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family Farmer (\$239 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

IF YOU HAVE ANY QUESTIONS REGARDING THE INFORMATION CONTAINED IN THIS NOTICE, YOU SHOULD CONSULT WITH YOUR ATTORNEY.

Clerk of the Court  
ACKNOWLEDGMENT

I hereby certify that I have read this notice.

Date: 3-11-05

Signature: Stephen Witt  
Stephen Witt, Debtor

Date: 3/11/05

Signature: Dorreth Witt  
Dorreth Witt, Joint Debtor

**United States Bankruptcy Court  
Southern District of New York**

In re **Stephen Witt  
Dorreth Witt**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 3-11-05

Stephen Witt  
Stephen Witt  
Signature of Debtor

Date: 3/11/05

Dorreth Witt  
Dorreth Witt  
Signature of Debtor

AMERICAN EXPRES  
P.O. BOX 297871  
FORT LAUDERDALE, FL 33329

ARDEN HILL HOSPITAL  
C/O MICHAEL L. ZAGER PC  
P.O. BOX 948  
MONTICELLO, NY 12701

BALLY'S HEALTH CLUB  
PORTFOLIO ACQUISITIONS  
2425 COMMERCE AVE, STE 10  
DULUTH, GA 30096

CAP ONE BANK  
P.O. BOX 85520  
RICHMOND, VA 23285

CAP ONE BANK  
P.O. BOX 85520  
RICHMOND, VA 23285

CAP ONE BANK  
P.O. BOX 85520  
RICHMOND, VA 23285

CBUSA SEARS  
C/O CITIBANK USA NA SEARS  
8725 W SAHARA AVENUE  
THE LAKES, NV 89163

CHARTER ONE BANK  
C/O OXFORD COLLECTION SERVICE  
135 MAXESS ROAD, STE 2A  
MELVILLE, NY 11747

CITIBANK  
C/O NCO/NCO PORTFOLIO FUND  
P.O. BOX 41448  
PHILADELPHIA, PA 19101

CITIZEN COMMUNICATION NY SEC  
C/O THE CREDIT BUREAU OF ROC  
19 PRINCE  
ROCHESTER, NY 14607

CITIZENS BANK  
1735 MARKET STREET  
PHILADELPHIA, PA 19103

CITY OF NY OFF OF SHERIFF  
CHURCH STREET STATION  
P.O. BOX 3637  
NEW YORK, NY 10008

CITY OF NY OFF OF SHERIFF  
CHURCH STREET STATION  
P.O. BOX 3637  
NEW YORK, NY 10008

COLORADO CAPITAL INVEST  
305 NE LOOP 820  
HURST, TX 76053

COLORADO CAPITAL INVESTMENT  
305 NE LOOP 820, SUITE 404  
HURST, TX 76053

HORTON MEDICAL CENTER  
C/O MICHAEL L. ZAGER PC  
P.O. BOX 948  
MONTICELLO, NY 12701

HORTON MEDICAL CENTER  
C/O MICHAEL L. ZAGER PC  
P.O. BOX 948  
MONTICELLO, NY 12701

HSBC/RSI  
HSBC RETAIL SERVICES  
P.O. BOX 15524  
WILMINGTON, DE 19850

MCI COMMUNICATIONS  
CBCS  
236 E TOWN STREET  
COLUMBUS, OH 43215

MCI COMMUNICATIONS  
C/O PARK DANSAN  
113 W 3RD AVENUE  
GASTONIA, NC 28052

MERCY COMM HOSPITAL  
NCO FINANCIAL SYSTEMS, INC  
P.O. BOX 13574  
PHILADELPHIA, PA 19101

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NCO FINANCIAL SYSTEMS, INC  
P.O. BOX 13574  
PHILADELPHIA, PA 19101

MERCY HOSPITAL  
C/O NCO FINANCIAL SYSTEMS  
P.O. BOX 13574  
PHILADELPHIA, PA 19101

NORTHERN LEASING SYSTEM  
132 W 31ST STREET, FLOOR 14  
NEW YORK, NY 10001

SHERMAN AQUISITION LP  
P.O BOX 10584  
GREENVILLE, SC 29603-0584

TIME WARNER CABLE  
C/O CREDIT PROTECTION  
13355 NOEL ROAD  
DALLAS, TX 75240

TRIPLE CHECK INCOME TAX  
123 PIKE STREET  
PORT JERVIS, NY 12771

UNIFUND CCR PARTNERS  
11802 CONREY ROAD  
CINCINNATI, OH 45249

UNITED PORTFOLIO MANAGEMENT  
1360 ENERGY PARK DRIVE  
SUITE 340  
SAINT PAUL, MN 55108

USDA RURAL DEVELOPMENT  
P.O. BOX 66889  
SAINT LOUIS, MO 63166



VERIZON NORTH CONSUMER  
C/O COLLECTION COMPANY OF AMER  
700 LONGWATER DRIVE  
NORWELL, MA 02061

VERIZON WIRELESS  
2000 CORPORATE DRIVE  
ORANGEBURG, NY 10962